

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WESLEY R. LANTZ, JR.  
MICHELE R. LANTZ  
Debtor(s)

Case No. 18-22432GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2018.
- 2) The plan was confirmed on 12/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/14/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/26/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,132.66.
- 10) Amount of unsecured claims discharged without full payment: \$25,659.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$103,715.44
Less amount refunded to debtor	\$3,408.65

**NET RECEIPTS:** **\$100,306.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,795.29
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,195.29**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	5,935.00	5,677.36	5,677.36	5,677.36	480.52
ALLY FINANCIAL**	Unsecured	12,143.00	12,143.34	12,143.34	4,190.76	0.00
AT & T MOBILITY II LLC	Unsecured	NA	1,225.41	1,225.41	422.90	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,947.00	1,937.63	1,937.63	668.69	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	31.53	31.53	10.88	0.00
CREDENCE RESOURCE MANAGEME	Unsecured	1,203.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,352.00	NA	NA	0.00	0.00
DERIENZO FAMILY PRACTICE	Unsecured	82.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	1,276.00	NA	NA	0.00	0.00
EQUITABLE ACCEPTANCE CORP++	Unsecured	1,099.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	20,422.00	NA	NA	0.00	0.00
FINANCIAL DATA SYSTEMS	Unsecured	265.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	1,543.00	NA	NA	0.00	0.00
GENESIS BANKCARD SVCS INC	Unsecured	302.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	6,148.35	4,525.86	4,525.86	4,525.86	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	419.65	419.65	144.83	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	650.00	650.00	650.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	29,379.34	29,793.82	0.00	27,626.81	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	1,366.30	1,366.30	1,366.30	0.00
MARINER FINANCE LLC	Unsecured	3,242.00	3,306.72	3,306.72	1,141.17	0.00
MED EXPRESS BILLING++	Unsecured	197.83	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	261.08	296.08	296.08	102.18	0.00
MON VALLEY HOSPITAL++	Unsecured	72.37	NA	NA	0.00	0.00
MON VALLEY HOSPITAL++	Unsecured	464.49	NA	NA	0.00	0.00
MON VALLEY HOSPITAL++	Unsecured	100.68	NA	NA	0.00	0.00
MON VALLEY HOSPITAL++	Unsecured	19.41	NA	NA	0.00	0.00
MON VALLEY HOSPITAL++	Unsecured	91.12	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O THE	Unsecured	22,251.00	8,608.98	8,608.98	2,971.03	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	70.11	70.11	70.11	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	3.35	3.35	1.16	0.00
PENN CREDIT CORP	Unsecured	778.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP	Unsecured	264.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	319.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	569.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	602.55	602.55	602.55	207.95	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	NA	346.45	346.45	119.56	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	667.66	667.66	230.42	0.00
SANTANDER CONSUMER USA D/B/A	Secured	21,215.00	20,953.25	20,953.25	20,953.25	3,162.76
SOUTH HILLS PAIN REHAB ASSOCIA	Unsecured	66.29	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	216.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	159.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	675.84	675.84	233.24	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,105.69	1,105.69	381.58	0.00
US DEPARTMENT OF EDUCATION	Unsecured	46,556.00	48,426.44	48,426.44	16,712.32	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	88.00	85.22	85.22	29.41	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	88.22	88.22	30.45	0.00
WASHINGTON PHYSICIANS GROUP	Unsecured	200.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$27,626.81	\$0.00
Mortgage Arrearage	\$1,366.30	\$1,366.30	\$0.00
Debt Secured by Vehicle	\$26,630.61	\$26,630.61	\$3,643.28
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,996.91</b>	<b>\$55,623.72</b>	<b>\$3,643.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,245.97	\$5,245.97	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,245.97</b>	<b>\$5,245.97</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,970.76</b>	<b>\$27,598.53</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,195.29</u>
Disbursements to Creditors	<u>\$92,111.50</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$100,306.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.